

Quick Facts about Medicare's New Coverage for Prescription Drugs for people who are Nursing Home residents or live in certain types of Long-term Care Facilities

Starting January 1, 2006, Medicare will offer prescription drug coverage for everyone with Medicare. In order to get Medicare drug coverage, you will need to enroll in a Medicare prescription drug plan.

What do I need to know?

- You can first enroll in a Medicare prescription drug plan from November 15, 2005 –May 15, 2006. In most cases, if you don't enroll during this period your next chance to enroll will be November 15, 2006–December 31, 2006, and you may have to pay a higher premium. You won't have to pay a higher premium if you had continuous drug coverage from another source that was, on average, at least as good as standard Medicare drug coverage.
- If you are not able to enroll on your own, your authorized representative can enroll you in a plan that meets your needs.
- Some nursing homes and other long-term care facilities have their own pharmacy.
- If you move into a nursing home or other long-term care facility, you can switch Medicare prescription drug plans at that time if you choose to.
- If you are in a skilled nursing home getting Medicare-covered skilled nursing care, your prescriptions generally will be covered by Medicare Part A.
- There is extra help for people with limited income and resources, including people who have Medicaid health coverage and people who receive Supplemental Security Income.

What do I need to know? (continued)

- If you have full coverage from Medicaid, your prescription drugs stop being covered by *Medicaid*, and start being covered by *Medicare* on January 1, 2006. You will have continuous coverage.
- If you have full coverage from Medicaid and live in a nursing home, you will pay nothing out of your own pocket.
- If you have full coverage from Medicaid and live in an Assisted Living or Adult Living Facility, or a Residential Home, you will pay a small copayment for each covered prescription drug.

How do I get more information?

- Read the "Medicare & You 2006" handbook that you get in the mail in October 2005.
- Visit www.medicare.gov on the web. Select "search tools" to get personalized information.
- Call your State Health Insurance Assistance Program (see your copy of the "Medicare & You 2006" handbook for their telephone number). You can also call 1-800-MEDICARE (1-800-633-4227), or visit www.medicare.gov on the web to get the telephone number. TTY users should call 1-877-486-2048.
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.
- Look for local Medicare-related events.